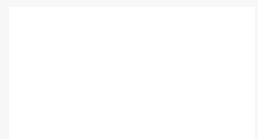


ANNUAL REPORT



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INSTITUTE FOR FINANCIAL
MANAGEMENT AND RESEARCH



Institute for Financial Management and Research

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INTRODUCTION	10
LEAD AT KREA UNIVERSITY (LEVERAGING EVIDENCE FOR ACCESS AND DEVELOPMENT)	12
CATALYST AIC @ LEAD – FINTECH FOR THE LAST MILE	15
IWWAGE @ LEAD (INITIATIVE FOR WHAT WORKS TO ADVANCE WOMEN AND GIRLS IN THE ECONOMY)	16
EPOD @ LEAD (EVIDENCE FOR POLICY DESIGN)	19
J – PAL SOUTH ASIA (ABDUL LATIF JAMEEL POVERTY ACTION LAB)	22
CDFI CENTRE FOR DIGITAL FINANCIAL INCLUSION	28
KREA UNIVERSITY	33



Solving socio-economic challenges
using **data, innovation and
co-creation**

ABBREVIATIONS

AIC : Atal Incubation Center	
AP : Andhra Pradesh	
BAGRI : Bihar Agriculture Growth and Reform Initiative	
BMGF : Bill and Melinda Gates Foundation	
BVLF: Bernard Van Leer Foundation	
CDFI : Centre for Digital Financial Inclusion	
CLEAR : Centre for Learning on Evaluation and Results	
Covid : Coronavirus 2019 pandemic	
DFID : Department For International Development	
DMEO : Development Monitoring and Evaluation Office	
ECWG : Evidence Consortium on Women's Group	
EPoD : Evidence for Policy Design	
ERF : Economic Research Foundation	
ESP : Evaluating Social Programs	
FF: Ford Foundation	
FPC : Feminist Policy Collective	
FPO : Follow on Public Offer	
GAME : Global Alliance for Mass Entrepreneurship	
GBV : Gender Based Violence	
GDP : Gross Domestic Product	
GRC : Gender Resource Centre	
GSB : Graduate School of Business	
GST : Goods and Services Tax	
IAS : Indian Administrative Services	
IFMR : Institute for Financial Management and Research	
IFPRI : International Food and Policy Research Institute	
IGPC : The India Gold Policy Centre	
IIMA: Indian Institute of Management Ahmedabad	
ISI : Indian Statistical Institute	
iSPIRT : Indian Software Products Industry Round Table	
IT : Information Technology	
IVR : Interactive Voice Response	
IWWAGE : Initiative for What Works to Advance Women and Girls in the Economy	
J-PAL : Abdul Latif Jameel Poverty Action Lab	
KANCHI : Kisan Advancement through Cashless Innovation	
LBSNAA : Lal Bahadur Shastri National Academy of Administration	

ABBREVIATIONS

LEAD : Leveraging Evidence for Access and Development

M&E : Monitoring and Evaluation

MAP : Milk Aggregation Portal

MeitY : Ministry of Electronics and Information Technology

MFI : Micro Finance Institutions

MGNREGA : The Mahatma Gandhi National Rural Employment Gurantee

MGP : Matching Grants Program

MIS : Managment Information System

MoRD : Ministry of Rural Development

MOTHER : Meghalaya's Outcome Oriented Transformation in Health, Nutrition, Education and Rural Development

MP : Madhya Pradesh

MSDC : Measurement and Survey Design

MSME : Micro, Small and Medium Enterprises

NeML : NCDEX e-Markets Limited

NIRD : National Institute of Rural Development and Panchayati Raj

NRLM: National Rural Livelihood Mission

PCI : Pharmacy Council of India

PMMVY : Pradhan Mantri Matru Vandana Yojana

RAIN : Rajasthan Angel Investors Network

RCT : Randomised Controlled Trial

RFI : Research for Impact

SA : South Asia

SEWA : Self-Employed Women's Assoication

SHG : Self Help Group

SIAS : School of Interwoven Arts and Sciences

SIDBI : Small Industries Development Bank

SMC : Severly Malnourished Cases

STREE : Solutions for Transformative Rural Enterprises and Empowerment

TiE : The Indus Entrepreneurs

TNRTP : Tamil Nadu Rural Transformation Project

TSUs : Technical Support Units

UNICEF : United Nations Children's Fund

UP : Uttar Pradesh

USC : University of South California

UT : Union Territory

VO : Village Organisations

WEE : Women's Economic Empowerment

Chairman's Message



R Seshasayee

Chairman



We will use our expertise, our thought leadership and our innovative practices to prepare for a new future and make a positive difference in the world.

India has been one of the fastest growing economies in the world and will need to continue to do so as it aims to build a USD 5 trillion economy by 2024, even as it currently deals with a global pandemic that has had an unprecedented impact on the health, social and economic aspects of people's lives.

Markers of a flourishing economy need to be strengthened, be it education, health, or financial and social protection across socio economic clusters. To this effect, high quality and world class institutions will be required in India, to lead research at a macro, meso and micro level, thus enabling policy development and integrating interventions with affirmative actions.

The Institute for Financial Management and Research (IFMR) prides itself in completing 50 years as a nodal institution in research in finance and business. Set out to become a globally recognised research organisation with strong local roots, it gives me immense pleasure to see IFMR emerge as one such institution in India, having achieved several milestones in its eventful journey over five decades.

With initial years spent in developing a strong research foundation in finance, the turn of the 21st century saw IFMR string partnerships with global management institutions and educators, shaping up as a 'knowledge for impact' organisation that leverages the power of data, innovation and co-creation to solve large, complex challenges linked to socio-economic prosperity.

Over the past two decades, IFMR has set up a Graduate School of Business with a focus on Finance, hosted MIT's Poverty Action Lab (J-PAL SA), seeded the Centre for Digital Financial Inclusion (CDFI) and set up the flagship research base LEAD (Leveraging Evidence for Access and Development). Today, IFMR has emerged as a credible voice globally among Scholars, Government agencies, Private and Public sector as well as Academia.

The year also saw Abhijeet Banerjee and Esther Duflo win the Nobel Prize in the field of economics, for their experimental approach to alleviating global poverty. Much of their research for the past 12 years has been conducted through J-PAL South Asia, which is hosted in IFMR.

Responding to Covid-19, the three research centres were called upon by State Governments to develop digital solutions to trace and track the spread of the pandemic, to generate actionable insights that would inform policy response to the pandemic and to conduct a rapid assessment to mitigate the impact of Covid-19 on micro and small business sector. The study is ongoing in 15 States as we commit to contribute to the fight against the spread of Covid-19.

Having completed a successful 50-year journey, we now look ahead to the next five decades. We will use our expertise, our thought leadership and our innovative practices to prepare for a new future and make a positive difference in the world.

A step taken in this direction has been the setting up of Krea University. Krea's unique approach to higher education, Interwoven Learning, integrates arts and sciences, theory and practice and is designed to prepare young minds for impactful lives and leadership in the 21st century. Two years since its inception, Krea is already being recognised for its unique approach to liberal arts education in the country.

I wish to express my deepest gratitude to our Partners, Clients and Governments for their support. It is their goodwill that empowers us to stay relevant to the times and achieve pathbreaking success towards solving complex development challenges.

President's Message



Kapil Viswanathan

President



At IFMR, we quickly evolved and responded to the changing dynamics and continued to align with our clients' objectives with the highest level of execution efficiency.

IFMR completes 50 years in the service of society, while fostering knowledge, developing technical competency and building a team of motivated and trained resources who steer the company forward.

During the year 2019-20, IFMR continued to consolidate its position as a leading research institute in India, as we engaged successfully with industry, global research institutes and educators. On the education and capacity building front, I am happy to share that IFMR has gained a unique position in the field of management education, having trained over 50,000 professionals across 500 organisations and 25 countries thus far.

IFMR integrates three Research Centers that work with international agencies, governments, policy makers and academicians in the areas of Development Economics and Finance, to enable financial inclusion, direct benefit transfers, MSME growth, gender participation in the workforce, and access to health and public infrastructure.

Leveraging Evidence for Access and Development (LEAD) focuses on action-oriented research and strategic engagement with a diverse group of stakeholders to create impact through capabilities in research, monitoring & evaluation, and fostering technical capacity.

LEAD has conducted over 200 studies and evaluations, trained 900+ professionals, held over a 100 knowledge dissemination events, published 250+ reports and interacted with over 350,000 households and individuals. LEAD engages with over 300 partners that includes leading agencies World Data Lab, Stanford University, Bill and Melinda Gates Foundation and Foundation for Rural Entrepreneurship Development.

Abdul Latif Jameel Poverty Action Lab (J-PAL) South Asia's focus is to improve the effectiveness of poverty programs in South Asia by providing policy makers with clear scientific results that help shape successful policies to combat poverty. Much of Nobel laureates, Abhijeet Banerjee and Esther Duflo's, work on randomised control trials for shaping policy in India was done at J-PAL South Asia.

J-PAL South Asia has over 180 completed and ongoing evaluations with partners that include 7 State Governments, NGOs such as Pratham, Seva Mandir, Room to Read, and donors such as Bill and Melinda Gates Foundation, Chandler Foundation, Oxford Policy Management and Omidyar Network among others.

Centre for Digital Financial Inclusion (CDFI) focuses on reducing inequities in financial access and services using technology. CDFI's partners include Bill and Melinda Gates Foundation, EY, IIM Bangalore, Michael and Susan Dell Foundation, and PwC among others.

In 2017, recognising the changing context of skills and education globally, IFMR set up Krea University to foster a new learning paradigm in arts and sciences, business and management.

The end of fiscal 2020 was a period of historic economic change, as the world coped with the unprecedented impact of Covid-19 and faced the resulting slowdown. At IFMR, we quickly evolved and responded to the changing dynamics and continued to align with our clients' objectives with the highest level of execution efficiency.

We thank each and every employee at IFMR for their remarkable support and commitment that made this possible.

The Annual Report captures the highlights of our programs and impact in 2019-2020.

We are grateful to our donors and partners for placing their faith in us, as we commit to another 50 years of fostering economic growth, deepening financial inclusion and imparting excellence in education and training.

Introduction

IFMR is a not-for-profit society that was set up in 1970 to build capacity in financial services education and to provide research-based inputs to industries and the government in the core areas of Finance and Economics.

Driven by its values of excellence, innovation and technical proficiency, IFMR enhanced its position in 2019 as a niche research institute in the domain of Development Finance and Economics, and succeeded in building a diverse portfolio of best-in-class projects in partnership with donors, towards solving complex developmental issues.

2019-2020 was a challenging year marked by economic slowdown and the grave impact of Covid-19 on people around the world. The need to resolve the situation called for accelerated digital transformation, rapid implementation of state policies and garner a deeper understanding of the behaviour of the spread of the Covid-19 strain among communities.

Responding to the crisis, IFMR's core strength in research and analytics and its cutting edge tools and techniques are enabling its clients to make strategic decisions with conviction.

During the year, LEAD, with its focus on action-oriented research, entered into strategic engagement with a diverse group of stakeholders in Financial inclusion, Health, MSME and Gender based research. At the time of publishing this report, LEAD has entered into a strategic partnership with Global Alliance for Mass Entrepreneurship (GAME) as a task force for the MSME panel.

LEAD has enabled setting up of three initiatives that engage in high quality and sophisticated research and policy development in India. IWWAGE on women's economic empowerment, Catalyst AIC on digital financial inclusion and EPoD on Policy interventions and program designs.

Since its establishment in IFMR, J-PAL South Asia has over 180 completed and ongoing evaluations across the region in sectors including Agriculture, Education, Environment, Energy & Climate Change, Finance, Gender and Health among others

Over the years, CDFI has developed award winning innovations to execute large scale multi-stakeholder projects to promote access

to basic financial services, accelerate benefits, transfer and promote access to affordable credit.

Recognising the need for high quality and world class Liberal Arts education at an undergraduate level, IFMR established Krea University as a Private University under the State Legislature Act in Sri City, Andhra Pradesh during the year 2018-19.

In August 2019 the first cohort of 113 undergraduate students started their journey at Krea.

The IFMR Graduate School of Business entered its 20th year with its dynamic and agile cohort of over 360 students and 35 faculty members.

During the year, IFMR entered into a Brand and Services Agreement with Krea University. Under this agreement, Krea University would provide strategic oversight and branding linkages to the Research Centers. The Research Centers and their employees would continue to be housed in IFMR.

RESEARCH CENTRES AT IFMR

LEAD at Krea University (Leveraging Evidence for Access and Development)



About LEAD

LEAD at Krea University focuses primarily on action-based research and engagement with a diverse group of stakeholders to leverage the power of research, innovation and co-creation to solve complex development challenges.

The organisation is headquartered in Chennai and has a pan-India presence, with 200+ studies in 17 states. A team of 100+ researchers and 400+ field personnel work in synchronization to implement projects across the domains of Financial Inclusion, MSME & Entrepreneurship Development, Governance, and Health Systems & Finance.

Strategic Vision

LEAD is recalibrating its long-term vision and strategic goals, and initiating important organisational changes that will enable achievement of the same. The overarching goal is to be a globally recognised research organisation with strong local roots. Going forward, all the work will be aligned towards the following strategic goals:

1. **Create Critical Knowledge for Positive Change:** LEAD believes in translating stories,

data and technical knowledge gathered through evidence-based research, using them in the right context and with the right purpose for policy-based action.

2. **Engineer Flexible and Impactful Stakeholder Partnerships:** LEAD's philosophy is to leverage collective brilliance as much as possible. To create positive and sustainable change, LEAD combines interdisciplinary approaches with multi-stakeholder partnerships which are unique in substance and character and have to be carefully engineered depending on the problem to be solved.
3. **Groom Knowledge for Impact Entrepreneurs:** Over the years, LEAD has created an environment that combines the art and science of grooming these capabilities in the team. Triangulating training on solid concepts, combined with in-depth fieldwork, learning by doing and exposure to a wide range of experts, change-makers and leaders. This "way of grooming" is one of LEAD's strongest USPs.

LEAD's model of research integrates with academics at internationally renowned institutions such as Harvard University, Massachusetts Institute of Technology (MIT), Wharton Business School at the University of Pennsylvania, Indian Statistical Institute (ISI), and the London School of Economics (LSE), to name a few.

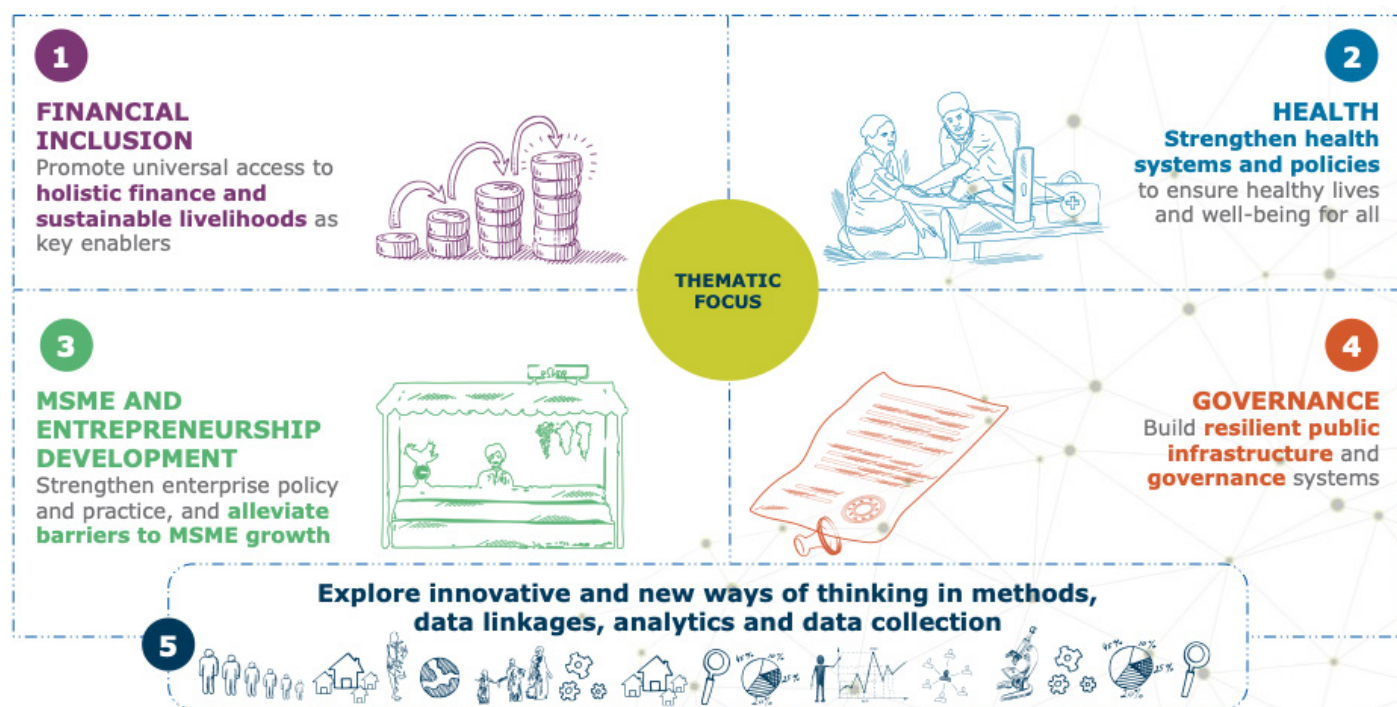




Empowering through
Equity and Inclusion

Focus Areas

LEAD's guiding philosophy is to focus on key knowledge gaps in these areas as well as constantly question how to do research better



Policy and Outreach

LEAD has hosted over 100 learning and dissemination events since its inception. 2019-20 offered a multitude of opportunities for the organisation to host and participate in a range of events:

- Presented research on gold loan products at the annual IIMA-IGPC, Conference on Gold and Gold Markets, 2020
- LEAD was a technical partner at the two-day InclusiveFinanceIndiaSummit2019, organised in New Delhi. The IFI summit is a global policy forum that draws eminent experts and stakeholders from the financial inclusion space which focused on a customer-centric approach to product design and delivery for financial institutions, customers, and the ecosystem. Multi-disciplinary experts from the Krea University ecosystem discussed the key principles essential for designing a client-centric financial services architecture in India, from diverse perspectives.
- On the occasion of Women's Entrepreneurship Day 2019, LEAD organised a workshop to celebrate the power and potential of women entrepreneurs at Krea University. "Women in Business: Breaking Barriers and Amplifying Impact" workshop explored the existing gaps in the entrepreneurial ecosystem for women. The keynote address was given by G Sree Vidhya, CEO of Brio Services, accompanied by a special address by Dr Sunder Ramaswamy, Vice-Chancellor, Krea University.
- A compendium featuring the stories of thirteen exceptional women entrepreneurs, aptly titled – "Women in Business: the many shades of grit and perseverance" was released during the workshop. The event featured a host of experts who shared their personal journeys into entrepreneurship as women and engaged in further discussions with participants.

- LEAD organised a workshop in collaboration with NITI Aayog and the International Innovation Corps and deliberated on the idea of leveraging behavioural insights to inform the policymaking discourse in India. The discussion focused on how behavioural science and 'nudge' practices can be applied to ongoing gender programming and policymaking. Economists, researchers, practitioners and policymakers discussed which concepts have worked in India and could work for gender while also identifying specific nudges that could be piloted with ongoing gender initiatives at NITI Aayog.
- LEAD in collaboration with BFA Global hosted an experience-sharing workshop on digitizing microbusiness ecosystems in India and East Africa, in Mumbai. The workshop saw participation from 40 of India's premier fintech companies, financial institutions, investors and development practitioners. Participants shared insights on designing digital value propositions for micro-merchants and businesses and discussed areas for further research and experimentation in this space.

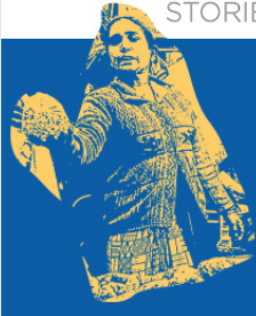
Partnerships

LEAD established several strategic partnerships in the year 2019-20:

- NRLM: LEAD has partnered with the National Rural Livelihood Mission under MoRD and related state missions on different fronts such as setting up Technical Support Units (TSUs) for gender and livelihoods, conducting webinars and workshops and curating learning outcomes.
- GAME: At the time of publishing this report, LEAD became a part of the Global Alliance for Mass Entrepreneurship and their task force on MSME. A new collaborative study by GAME and LEAD at Krea University seeks to capture the status of micro-enterprises in India during the Covid-19 crisis. Through a multidimensional survey of microbusinesses being conducted over six months, the study will capture key trends on the impact of the Covid crisis and government-mandated lockdowns on business livelihoods,

employment, and the income of nano and microbusinesses.

Featured below are a few such stories from the field.



STORIES FROM THE FIELD

"Everything is so uncertain that nothing can be said about the future. But, we are taking this as a long term process. We have to get through 4 more months. Nothing can be normal this year, but surely from 2021, we will be back on track! "

Chandra, Karur District in Tamil Nadu



STORIES FROM THE FIELD

"I borrow money from friends for purchasing stocks and I've taken gold loans to pay the salaries and maintenance bills. My problem is only 20% of customers pay immediately and the remaining 80% people purchase all on credit "

Small grocery business owner from Thiruvallur in Tamil Nadu.

Research Efforts

In the year 2019-20, LEAD has continued some of the flagship research initiatives and commenced new efforts:

- NRLM non-farm: LEAD, with support from the Bill & Melinda Gates Foundation, continued to provide technical assistance to the non-farm components under NRETP through the Solutions for Transformative Rural Enterprises and Empowerment (STREE) program.
- GBV FF: At the time of writing this report, School of Interwoven Arts and Sciences (SIAS) and LEAD with support from the Ford Foundation launched an initiative to reduce gender-based violence in public spaces of India. Through targeted research initiatives such as landscaping exercises to define public spaces and developing monitoring systems, and through rapid testing of pilot ideas that cater to the resolution of violence

practised in the specific contexts, the initiative will identify interventions to achieve the intended impact on GBV reduction in public spaces. Interventions will build on existing research and expertise leveraged from the Krea and LEAD ecosystem in key areas such as governance, digital systems, performing arts and anthropology.

- Scoping Meso-Level Insurance in Agriculture Sector in India: Research fellowship as part of Bharat Inclusion Initiative's 2020 Fellowship Program focusing on exploring the potential and feasibility of agricultural insurance at the meso-level.
- "What are the barriers to start-up growth in Tamil Nadu?" In collaboration with the Entrepreneurship Development & Innovation Institute at the Government of Tamil Nadu, this study aimed to understand the opportunities and challenges faced by start-ups in Tamil Nadu and provide recommendations to policymakers.
- "How do we encourage small merchants to adopt digital financial services?" Supported by The Mastercard Foundation, this study assessed gaps in rural finance delivery in Maharashtra, Telangana and Tamil Nadu.

Training and Capacity Building

The organisation made several strides in the training & capacity building front, both internally and externally. Some key trainings organised in 2019-20 include: Training of staff and research teams in the LEAD Summit, and continuation of Brown Bag sessions known as "The Knowledge Barter" (for internal training & perspective building).

- Strengthening Digital Capabilities: The team collaborated with Sa-dhan, an association of Micro Finance Institutions (MFI) and HSBC on a program to strengthen digital capabilities of MFI clients in collaboration with an MFI in West Bengal and MFI in Punjab. As part of the program, the team developed and implemented a training program to improve awareness and confidence in the use of various digital financial products and services. The training intervention included presentations, videos, and games to help

clients understand digital financial services better and use them securely. A pre-post evaluation was conducted to evaluate the impact of the training program on various outcomes.

- TNRTP training on MGP guidelines: A Customised Learning Workshop was held on the MSME Financing and Operational and Credit Guideline of the Matching Grant Program, prescribed under TNRTP.

Publications

LEAD has had the opportunity to be featured across a range of publication channels, including journals, periodicals, blogs, websites, and others.

Some of the key publications and articles in 2019-20 are:

- Measuring open defecation in India using survey questions: evidence from a randomised survey experiment (Co-authored with external authors)
- Digitisation of Self-Help Groups in India
- Women in Business: The Many Shades of Grit and Perseverance
- From custodians of traditional knowledge to community change agents

Some articles published in external portals by LEAD staff are:

- How can small businesses in emerging economies build back better
- The role of last mile community workers in a pandemic, a case study from Tamil Nadu
- Meso-level insurance a viable alternative for agricultural risk management in India
- Support for India's migrants during Covid-19 navigating potential gaps in the system*
- Commentary: degrowth and Covid-19: Are we drawing a simplistic connection*

* Appeared post March 2020, at the time of publishing this report



CATALYST AIC @ LEAD - FinTech for the Last Mile

Overview

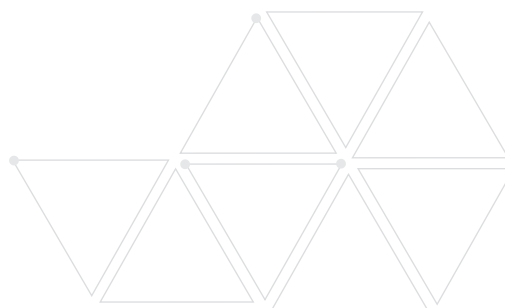
IFMR Society set up an Atal Incubation Centre (AIC), Catalyst, under the aegis of the Atal Innovation Mission (AIM), which is a flagship initiative of NITI Aayog. Established as a Section 8 entity, Catalyst AIC seeks to accelerate innovative, disruptive and inclusive tech solutions for the last mile. The core mandate for the incubator is to support and accelerate innovative start-ups in the inclusive tech domain, building digital products for the last mile, ultimately resulting in enhancements to rural/semi-urban livelihoods. And since artisans/handicrafts are core to the rural entrepreneurship fabric, the first cohort of the program will focus on artisanal communities, with an initial target consumer base in Rajasthan and later expanding across India.

Key Updates

- The Incubator strategy and focus areas finalised:
 - Provide start-ups with real-world test environments, data-driven insights on their target consumer groups and necessary infrastructure to rapidly test, iterate and deploy their solutions.
 - Help scale high-impact, last mile inclusive tech start-ups, in close coordination with our implementation partners NITI Aayog, LEAD's deep on-ground research expertise, KREA University ecosystem and other key ecosystem partners
- Program Structure in place:
 - 6 months, focused and curriculum-based

approach for start-ups. Each month dedicated to fine-tuning one specific aspect (both commercial and social impact) of selected start-ups

- 5-7, early-revenue start-ups to be selected for every cohort. Catalyst AIC is targeting to build a portfolio of 90 start-up companies in 5 years
- Key Partnerships in place:
 - State Rural Livelihoods Mission, Rajasthan (Rajeevika)
 - TiE Rajasthan (The Indus Entrepreneurs)
 - RAIN (Rajasthan Angel Investors Network)
 - Several other partnerships in pipeline
- Infrastructure for the incubation centre finalised and in place, in partnership with Gyan Vihar University, Jaipur. The facility is a fully plug and play office space, with current capacity to seat 70 people



Overview

Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) is a LEAD at Krea University initiative to build on existing research and generate new evidence to inform and support the policy discourse on women's economic empowerment. IWWAGE was set up in 2017 as a collaborative initiative between LEAD at Krea University and the Bill and Melinda Gates Foundation.

LEAD has strategic oversight and brand support from Krea University to enable synergies between academia and the research centre. It attempts to shift the evidence base from "How" to "What Works" to improve women's participation in economic activities by addressing barriers to women's work, facilitating women's access to respectable work and economic resources, and enhancing women's agency by leveraging the transformative potential of women's empowerment collectives.

Accordingly, IWWAGE focuses on three thematic areas:

- Barriers to Work
- Quality of Work
- Women's Agency

Key Updates

- IWWAGE partnered with ISI, EPoD, IIM Bangalore, ERF; digital partners such as Haqdarshak and civil society organisations such as SEWA, Pradan, PCI, ANANDI and Chaitanya for various projects.
- Collaborated with National Rural Livelihoods Mission for strengthening the gender integration process undertaken by NRLM and worked closely with State missions in the states of Chhattisgarh, Madhya Pradesh, Orissa and Jharkhand.
- In November 2019, IWWAGE with NITI Aayog commenced the development of a nationwide Gender Index (in partnership with the Equal Measures 2030 Index), and an Early Childhood Care and Education Strategy (in collaboration with partners like Mobile Creches, Save the Children, UNICEF and BVLF. In partnership with the University of San Diego (as a statistical partner) and IIPS, Mumbai (as a conceptual partner), IWWAGE presented preliminary results from the first cut of the index to the Vice Chairman, CEO and other senior members of the planning body.
- IWWAGE has now entered into a collaboration with the Global Equal Measures 2030 Index team, and the Head, Centre for Gender Studies, Institute for Human Development to rework on the Gender Index within the conceptual frame provided by the SDGs.
- IWWAGE continues to work as part of a consortium leading the drafting of an Early Childhood Care and Education Policy for India, again for the NITI Aayog, and a Task Force which has been commissioned by NITI to assess the challenges faced by informal workers in urban India (more so female workers).
- IWWAGE has been expanding its portfolio of donors which has been extended recently to include the World Bank (for whom IWWAGE is now undertaking a research study in Kerala), and the Self-Employed Women's Association (SEWA), for whom IWWAGE continues to serve as a research partner on several studies. Discussions are also underway with the University of Bath (for an evaluation of a universal basic income pilot for vulnerable groups in urban India), and King's College London (for formative work on women's labour laws).

- IWWAGE entered into two separate agreements with EPoD India to unpack the role that digital innovations and technology can play in boosting the groups' empowering impact on women's lives. One study explored the potential for digital innovations to facilitate women's access to and participation in SHGs. Another assessed how a women-centered health use case for phones, called Mor Awaaz (which was rolled out in Chhattisgarh and which provides health information to women via pull-push calls), can reshape how women communicate with one another and organise themselves.
- Upon request from the MP state government, IWWAGE extended its partnership with the NGO Anandi to provide gender support services/GRCs in other districts of the state.
- IWWAGE formalized a partnership agreement with SEWA in February 2020 to support SEWA Bharat as a research advisor in all its research studies.
- The partnership with Haqdarshak has been strengthened further with IWWAGE and partnered with the digital solutions provider for a Covid Relief project, which aimed at improving access to Covid relief schemes for beneficiaries in 10 states via an app.
- IWWAGE funded a training for IAS officers around violence against women and children, led by the Lal Bahadur Shastri National Academy of Administration (LBSNAA) in December 2019. Currently, it is in the process of negotiating a partnership with LBSNAA, more broadly, to serve as their gender policy and program trainer.
- IWWAGE became a member of the Evidence Consortium on Women's Groups (ECWG) which aims to generate and synthesize rigorous evidence to guide development partners, practitioners, researchers, and policy makers in implementing and strengthening programming and policies on women's groups globally, with a current focus on India, Nigeria, and Uganda.
- IWWAGE served as a key member of the Feminist Policy Collective (FPC) which is

an independent network of academic researchers, policy experts, and campaigners who are committed to strengthening gender transformative policies, plans, and budgets in India

- IWWAGE has also been invited to serve as a member to the World Bank's Lighthouse Program which leverages India's development experience to support the development efforts of other countries especially in Africa and Central Asia.

IWWAGE at LEAD completed several research studies in 2019-20

- Conducted a study on women's engagement with the Gig Economy (for the Asia Foundation)
- First round of a study on home-based entrepreneurs in the handloom and artisanal sector was conducted with LEAD
- Completed multiple state factsheets showing women's workforce participation rates and trends therein for different states of India
- Curated an audio-visual campaign on the impact of Gender Resource Centres on women and their collectives which resulted in a short-3-minute clip and was showcased at the NRLM National Women's Day event

The following projects commenced in June 2020 and are being mentioned at the time of publishing this report.

- Voices from the Field, a study commenced on how women's collectives have been impacted by Covid-19 and the recent lockdown.
- A Policy landscape study, led by TQH to map relevant schemes and policies that are closely aligned with the objective of promoting women's economic empowerment (WEE). This study will lead to the commissioning of a policy landscape series devised by IWWAGE which will list all relevant schemes and policies on WEE at the state level for different states in India.



Mapping policies and programmes for women and girls in India

Over the years, the union and state governments have implemented several policies and programmes aimed at advancing the social, political and economic empowerment of women and girls. However, no concerted efforts have been made to synthesise the information about these policies and programmes. To address this challenge, IWWAGE's Policies and Programmes for Women and Girls in India series presents a mapping of the schemes that exist at the central and state level and are directly or indirectly targeted at women and girls. Through this series, IWWAGE aims to consolidate the information, and highlight evidence on the effectiveness of policies and programme and identify gaps where no such rigorous evidence or data exists. As part of this series, IWWAGE has undertaken a mapping of central-level policies and programmes, as well as for eight states so far, including Bihar, Delhi, Uttar Pradesh, Himachal Pradesh, Andhra Pradesh, Madhya Pradesh and Chhattisgarh.

The policies and programmes are assigned to different domains, such as social justice, social protection, gender discriminatory norms and

practices, health, education, among other domains. Other key details are also captured, including: the year of inception; the type of intervention, such as whether it is a direct benefit transfer or cash grant; the scale of implementation; the implementing agency; budgetary allocation and utilisation; and secondary-level outcomes. This information is accompanied by evidence from evaluations to understand the scale of impact and effectiveness.

Bihar is the first state launched in this new series, where several unique policies and programmes for women and girls have been backed by the government's commitment to improve women's development indicators and employment opportunities, as part of the seven resolves (Saat Nischay). However, most of these have not been rigorously evaluated. While many schemes exist in the domain of health, education, social protection, gender discriminatory norms and practices and household infrastructure, Bihar has a long way to go when it comes to addressing policies in domains such as skill development, ownership of property and assets and financial and digital inclusion.

THE FACTSHEET CAN BE ACCESSED HERE



Women's labourforce participation in India: State-wise trend

Women's labourforce participation rates (LFPR) reveals some interesting trends for the states of Andhra Pradesh and Maharashtra. As per the figures from the labourforce surveys, the LFPRs of women in both states are significantly higher than the all-India figures, largely driven by higher than average rural employment. The states also share a decline in self-employment and casual employment and a shift towards regular wage work for both rural and urban women.

In Andhra Pradesh, the rise in urban women's work participation rates are exceptional. The state shows high incidence of self-employment among women in both rural and urban areas. However, almost 66 per cent of such women in rural areas work as unpaid helpers in household enterprises. In the urban areas, the incidence of women's entrepreneurship in self-employment is visible. Among wage workers, MGNREGA has been an attractive option apart from other construction, manufacturing and

service employment. The urban areas show some diversity in women's engagement, while in rural areas women work in agriculture, construction and low productive manufacturing sectors.

In Maharashtra the urban areas witnessed a consistent rise in regular wage work of women since 2004-05. More than 60 per cent of women are employed as regular workers – 70 per cent of which is concentrated in the services sector such as education, health and retail. In rural areas, the share of casual workers is considerably higher at around 42 per cent, followed by 52 per cent in self-employment. The incidence of unpaid family workers among self-employed women exceed 80 per cent. While the urban areas show considerable diversity of women workers across occupations and sectors, women in the rural areas remain concentrated as manual workers in agriculture or within construction work.

For more on these states, follow the links to our factsheets

Women's Workforce Participation
in India: State-wise Trends:
Andhra Pradesh

Women's Workforce Participation
in India: State-wise Trends:
Maharashtra

EPoD @ LEAD

Overview

EPoD India is a joint program by Evidence for Policy Design (EPoD) at Harvard Kennedy School and the Institute for Financial Management and Research (IFMR), working with policymakers and key influencers in India and Nepal through an iterative process of policy design. Together, they identify areas where research and data can make the greatest difference to policy, then engage in a process of designing, testing, and refining solutions to problems often affecting many millions of citizens.

Key Updates

- In 2019-20, EPoD India continued to collaborate with principal investigators from several universities (such as Yale, Harvard, USC, Warwick) to use economic frameworks and analytical tools to answer pressing policy questions and spur real-world change.
- Across several states in India, EPoD India partnered with policymakers to understand challenges to achieving policy objectives, design and test interventions, and share applicable insights from economic theory and empirics to more effectively deliver public services and improve the well-being of vulnerable groups. Current areas of research include gender and economic engagement (labour markets, technology, and financial inclusion); environmental policy, and governance.
- EPoD India also partnered with the Governance Lab in Nepal to work with policymakers and key influencers.
- In the past year, EPoD India's list of collaborators included Lal Bahadur Shastri National Academy of Administration (LBSNAA), Governments of Bihar and Chhattisgarh, Ministry of Rural Development (MoRD), International Food and Policy Research Institute (IFPRI), and the World Bank, among various others.
- Governance: EPoD India commenced conducting an end line survey in Madhya Pradesh and Jharkhand for its PayDash app (that helps track payment delays in MGNREGA payments), which explored the impact of reducing costs of information acquisition on service delivery. EPoD continues to conduct a replication experiment in Bihar and also aims to pilot a lower level intervention of a similar focus that explores how electoral incentives paired with reduced information costs affect both electoral outcomes and service delivery.
- Environment: Finished a pilot of a tool aimed to improve responsiveness to potential flooding by providing this information to local authorities. It partnered with Google, the app designer on this study, and is looking to start phase 2 in the coming year.
- Health and Nutrition: – EPoD India built on recent work in Chhattisgarh to explore how supervisors of Anganwadi workers can improve local nutrition outcomes. Along with the ongoing preliminary research, its trained district and lower-level officials on how to use data to improve nutrition program implementation and outcomes.
- Capacity Building: Throughout the year, it delivered trainings in National Academy of Administration (LBSNAA) to IAS officers including new IAS entrants and mid-career officials, and is exploring how to sustain the engagement with LBSNAA & Harvard Kennedy School through a direct funding mechanism from LBSNAA to EPoD India.

LEAD's PROJECTS AT A GLANCE

Listed below are a few projects that were initiated and ongoing in 2019-2020

<i>Thematic Area</i>	<i>Project Name</i>	<i>Project Start Date</i>
Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE)	Social Identities and the Labour Market. What can Household surveys reveal?	01/10/19
	Women in GIG Economy	01/08/19
Innovation	Consulting support for Rane CSR	02/05/19
Training & Capacity Building	Evaluation of Pilots on incubating models of digital transactions for microfinance lending	01/03/19
	Development of the Operational and Credit Guidelines for implementing the Matching Grant Program (MGP) proposed in TNRTP	15/11/19
LEADCORE	Labor Discipline	01/07/19
Evidence for Policy Design-India (EPoD India)	Experimental Evaluation of a Flood Forecasting Tool	12/07/19
	Research and Evidence for Nepal's Transition: Supporting portfolio-wide learning to programme adaptively	07/05/19
	Professional Service Provision for Dr. Rohini Pande's Portfolio of Projects in India	01/08/19
	Leveraging MGNREGS for Women's Economic Empowerment	20/08/19
	Understanding barriers to participation, how information flows and the role of technology within Self-Help Groups and other Women Economic Collectives in Chhattisgarh	01/12/19
World Bank Group	Using Safety Technology to Improve Training Opportunities and Labor Force Participation for Women	16/09/19

<i>Thematic Area</i>	<i>Project Name</i>	<i>Project Start Date</i>
Financial Inclusion (FI)	Understanding the financial needs and social media usage of women owned microbusinesses	20/05/19
	Follow-up survey for drip irrigation study	01/06/19
	Assessment of MDR on digital payment solutions	16/12/19
	Understanding Scalable Evidence Based Policies	27/03/19
Governance	Methodological Experiments with Telephone Surveys in India	01/02/19
	Shifting Norms and Re-imagining Space: An Intersectional Approach to Gender-Based Violence	10/12/19
	Social norms and beliefs about arsenic contamination	01/11/19
	Street Police Patrols and Violence Against Women in Public Spaces: Experimental Evidence from India	15/02/19
	Gender-Based Violence and Police Reform: Evaluating a Gender-based Violence and Sensitization Training Program	01/06/19
Micro, Small and Medium Enterprises & Entrepreneurship (MSME)	Demand for Flexibility in Labor Arrangements: Evidence from Rural India	15/03/19
	Credit access and credit assessment of women-led businesses? Handicrafts and Handlooms	01/08/19
	Study of Informal Labour Systems in the State of Tamil Nadu	01/11/19
	Pay nearby pilots? Impact of Digitising Small Merchants on Financial Inclusion	01/05/19

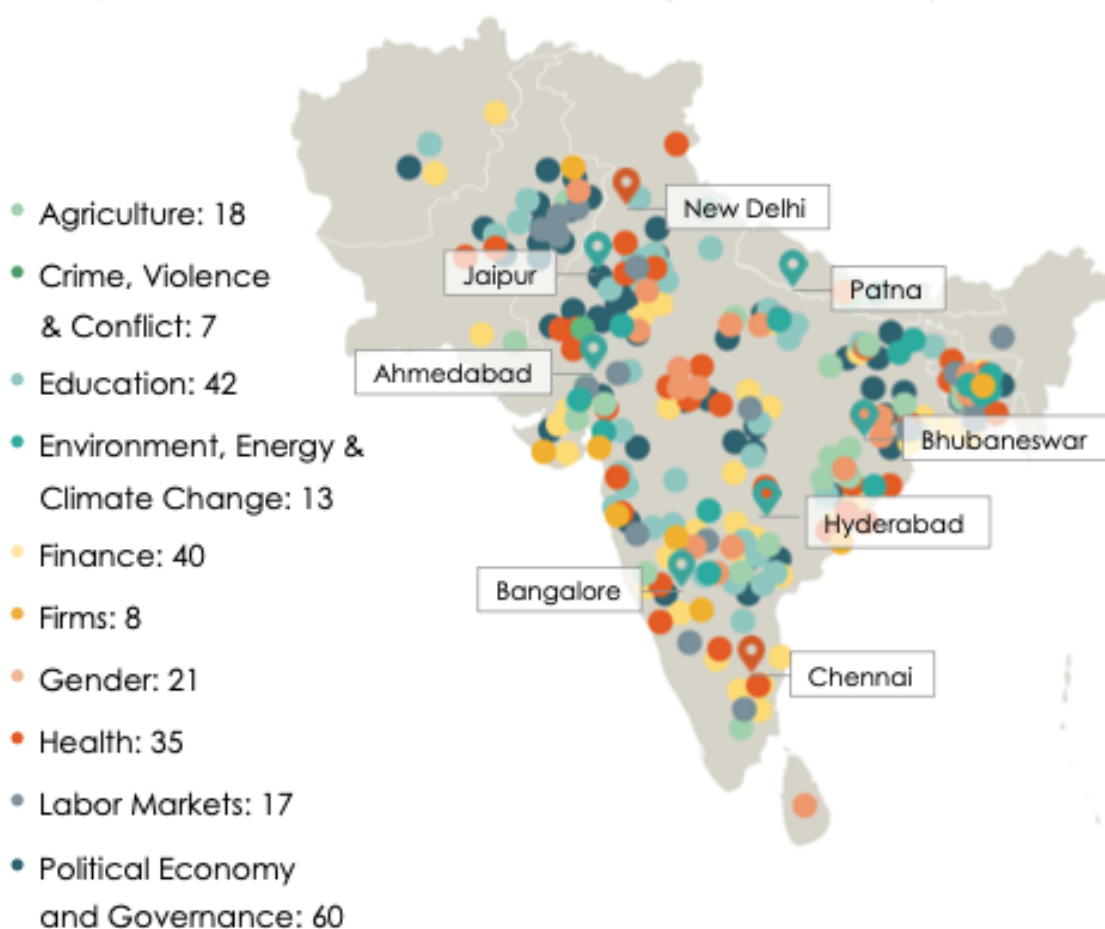
J – PAL South Asia (Abdul Latif Jameel Poverty Action Lab)

ABOUT J – PAL South Asia

J-PAL South Asia at IFMR seeks to improve the effectiveness of poverty programs in South Asia by providing policy makers with clear scientific results that help shape successful policies to combat poverty. A regional office of the global J-PAL network, which is run out of MIT's economics department, the South Asia regional office was established in 2007 at the Institute for Financial Management and Research (IFMR), in Chennai.

J-PAL South Asia conducts randomised evaluations, builds partnerships for evidence-informed policymaking, and helps partners scale up effective programmes.

J-PAL South Asia has over 180 completed and ongoing evaluations across the region, with training and research partnerships in Bhutan, Bangladesh, Nepal and Pakistan directly and with partners. J-PAL SA currently works in 10 sectors:



Policy and Outreach

The J-PAL South Asia (SA) policy vertical has been actively disseminating results from J-PAL's research to policymakers, initiating new research projects, providing support to scale-up successful interventions, and supporting governments to institutionalise evidence-informed policymaking:

- At the time of writing this report, J-PAL affiliates are undertaking 14 research projects in India across nine states (including new research as well as expanding on existing projects) to understand the effects of the Covid-19 pandemic and the lockdown on the region's most vulnerable populations with 64% government partnerships.
- J-PAL SA policy and IDEA Labs teams commenced support with Covid 19 policy advisory and have undertaken background research to inform recommendations to the partner state governments. Some policy areas undertaken include skill development and education, digitisation and agriculture in Punjab. In Tamil Nadu, policy response includes focus on MSME support, policy for migrant workers and fiscal policies.
- During the year 2019/20, J-PAL SA developed evidence notes and review papers for six government partners and donors. These projects addressed policy pertinent issues such as gender equality, social protection, and incentives for job creation.
- As part of J-PAL South Asia's partnership with the Development Monitoring and Evaluation Office (DMEO), which is an attached office of the NITI Aayog, J-PAL SA was invited to compile evidence-based insights on what works and what does not across its ten priority sectors in India, on areas of agriculture, women and child development, human resource development, urban transformation, rural development, drinking water and sanitation, health, jobs and skills, water resources and social inclusion. These insights from randomised evaluations will be incorporated in the evaluation reports of Government of India's Centrally Sponsored Schemes that have been commissioned by

Strategic Goals

J-PAL aims at catalysing evidence into policy. Strategic goals include capacity building of important stakeholders and scaling up scientific evidence to achieve sound policy decision making.

- Generating high quality evidence
- Translating evidence to policy
- Build capacity of researchers, policymakers, donors

GENERATION OF EVIDENCE

Bridge between implementing partners and researchers, to design and test solutions to improve effectiveness of social programs

CUSTOMIZED EVIDENCE DISSEMINATION

Partnerships, bi-lateral meetings, knowledge exchange events

CATALYSE EVIDENCE TO POLICY

Technical support on scale-ups, sharing evidence-based solutions

ENGAGING WITH MEDIA AND CREATING PUBLIC GOODS

Policy Insights, Policy Briefcase & Bulletins, Evidence Summaries



Teaching at the Right Level



Targeting the Ultra Poor



Gender Attitude Change

the DMEO.

- In 2019-20, J-PAL SA have developed and disseminated policy insights in advisory meetings with over 15 partners across government, civil society, and donor organisations. Several of these engagements were with senior bureaucrats or those in leadership positions in their organisations, presenting an opportunity to change their decision-making on topics ranging from trends and challenges within labour markets to climate smart agriculture and social impact investment.
- During the year, matchmaking conversations for new research projects, led by the J-PAL SA's policy team have resulted in buy-in from partners for eight new randomised evaluations in Crime, Violence and Conflict (one), Labour Markets (two) and Health (five). The government partners include the Ministry of Health and Family Welfare, and the state governments of Rajasthan, Odisha, Chhattisgarh and Uttarakhand.
- The Government of Bihar in partnership with J-PAL SA reached 70,000 women-headed households to implement a livelihoods program for ultra-poor households. Through its continued technical advisory and regular support in the form of data-driven feedback loops, the Government of Bihar continued to improve its scale-up operations and systems to ensure evidence driven scale-up of the program.
- Two additional evidence based programs were launched on the scale-up trajectory. The Government of Tamil Nadu partnered with J-PAL SA to implement an evidence-based early childhood education program with the goal of developing children's numeracy skills as they enter primary school. "Math Games" is an innovative math curriculum with an aim to develop children's intuitive concepts of number and geometry. The program completed a pilot of the Math Games program in 50 schools to prepare for the scale-up of the innovative curriculum in pre-school centres.
- A pilot is underway with the Government of Haryana to implement research-based approaches to boost immunization demand.
- J-PAL SA published twelve articles and blog posts to promote public awareness of J-PAL's evidence and expertise in government

engagement. As a way of generating public awareness of the value of partnerships between governments and research organisations, it disseminated press releases on its partnership with the Government of Haryana National Health Mission and the Government of Odisha, resulting in the stories being carried in a total of 45 local and national news platforms.

- Following the announcement of the awarding of the Nobel Prize in Economics to J-PAL co-founders Abhijit Banerjee and Esther Duflo, and longtime J-PAL affiliate Michael Kremer, numerous journalists conducted a series of interviews with J-PAL South Asia, resulting in some in-depth articles on policy work in the region.
- With the Government of Punjab J-PAL SA launched two full scale randomised evaluations of innovative policy solutions to key state level challenges, and two pilot studies that would inform potential solutions which can then be tested through rigorous evaluations. Research themes include: water and energy saving through Direct Benefit Transfers in electricity for farmers, improving GST tax collection, drug de-addiction and conditional cash transfers to reduce crop burning.
- In October 2019, J-PAL SA entered into a long-term partnership with the Government of Odisha, signalling the start of the journey of evidence-based policymaking for improved outcomes in one of the most underdeveloped states in India. Since the launch of the partnership, through dialogues with government departments, J-PAL SA has identified distress migration, improving nutrition outcomes, and increasing access to financial services through women's Self-Help Groups (SHGs) as priority areas for new research.
- Through long-term overarching MoU partnerships to institutionalise the use of evidence in policymaking with the three state governments of Tamil Nadu, Punjab and Odisha J-PAL SA continued to make important contributions.

J-PAL SA convened 18 events in South Asia for gLOCAL Evaluation Week's inaugural year which brought together stakeholders from the region to deliberate on topics around evaluation and

use of evidence in policy-making. Some of its partners who organised events during the week include Asian Development Bank, Dialogue and Development Commission of Delhi, Government of Delhi, Population Council, Tamil Nadu e-governance agency, Government of Tamil Nadu, Pratham, 3ie, to name a few.

J-PAL SA organised M&E round table with experts from government, civil society, donor and academia on "Enabling Youth Transitions to the World of Work" and organised a panel discussion on "Achieving food security and pathways for improved nutrition in India" at Evaluation Community of India, ECOI's Eval Fest 2020.

Research Efforts

The research portfolio of projects evaluating interventions to reduce poverty across seven development sectors grew significantly during the year:

- J-PAL South Asia has over 50 ongoing studies including randomised evaluations (RCTs), pilots, and scoping projects across 13 states in India. The projects are testing promising innovations in collaboration with state governments, civil society organisations, and social enterprises.
- J-PAL SA completed one of its longest running and complex evaluations in health-the Bhubaneswar Urban Sanitation study. Spanning over seven years in operations, the study worked towards providing better sanitation and health outcomes for transient and marginalised communities in the state of Odisha.
- Another exciting evaluation completed last year was the first RCT with the Government of Tamil Nadu, "Designing incentives to combat urban diabetes in India". Lifestyle diseases like diabetes and hypertension are increasing in prevalence across low- and high-income countries. The costs associated with diabetes are estimated to be 1.8 percent of global GDP.
- In partnership with the Government of Tamil Nadu, researchers evaluated the impact of incentivizing and monitoring walking on exercise and health. J-PAL SA have already embarked on designing and testing operations for a scale up.

Training and Capacity Building

J-PAL South Asia, through the Centre for Learning on Evaluation and Results (CLEAR) Initiative, seeks to build stronger evaluation culture in South Asia to foster development that is anchored in evidence, learning and accountability. To achieve this, J-PAL SA conducted a variety of capacity building initiatives this year, including organizing workshops, technical advisory services, and knowledge sharing events. J-PAL SA was able to reach more than 400 professionals from the private sector, civil society organisations, government, academic, and donor communities.

- J-PAL SA continued to offer its Annual Open Enrollment courses in monitoring and evaluation, namely J-PAL's flagship five-day course on Evaluating Social Programs (ESP) and a three-day program on Measurement and Survey Design (MSDC). It also provided custom courses for partners like National Institute of Rural Development and Panchayati Raj (NIRD), which is a premier academic center under Union Ministry of Rural Development. It also continued to work closely with the government to support their capacity building needs. For example, it conducted a 3-day workshop for Department of Social Welfare, Government of Tamil Nadu.
- In January 2020, J-PAL SA signed a two-year partnership with Development Monitoring and Evaluation Office (DMEO) of NITI Aayog, a premier policy think-tank of the Government of India. DMEO aims at fulfilling NITI Aayog's monitoring and evaluation (M&E) mandate and build the M&E ecosystem in India. Through this partnership, J-PAL SA has been organizing a series of capacity building sessions for DMEO staff on monitoring and evaluation.
- In March, 2020, J-PAL SA team along with the Development Monitoring and Evaluation Office (DMEO), NITI Aayog, hosted a consultation session which was attended by senior faculty and administrators from a number of pre-eminent Indian academic



Development of Monitoring and Evaluation Office (DMEO), NITI Aayog



Lal Bahadur Shastri National Academy of Administration (LBSNAA)

institutions. The purpose of this consultation was to brainstorm the way forward for building an ecosystem to encourage the generation of policy-relevant research, particularly impact evaluations, by young researchers in India.

- J-PAL SA continued with its Research for Impact (RFI) Fellowship program, to equip local researchers with the theoretical knowledge and practical skills to design and implement randomised evaluations for assessing the effectiveness of social policies and programs. The Fellowship is targeted at PhD candidates studying in India.



Creating **Knowledge**
for **Impact**

CDFI - Centre for Digital Financial Inclusion

About CDFI



CDFI was established in September 2014 at Institute for Financial Management and Research.

CDFI's vision is to use technology to transform the country's flagship benefit transfer programs and open doors for the poor into the financial mainstream. In the course of five years, CDFI has become a leading social enterprise, developing and supporting digital innovations for social good.

CDFI's solutions are now driving large scale projects at the national and state level in areas such as benefits delivery, data-driven governance, agriculture and literacy & outreach. Its focus area includes agriculture and food, rural development, health and nutrition, education, banking, MSME and governance.

Focus Areas

CDFI works broadly across aspects of data driven governance, financial literacy awareness, agricultural business development and benefit delivery and monitoring.



Benefit Delivery and Monitoring

Tracking programs Digitising benefit delivery



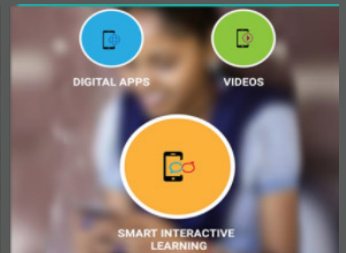
Data Driven Governance

Implementing data driven governance framework across India



Agri Business Development

Digital transformation of farm services



Literacy And Awareness

Promoting basic financial literacy using digital communication tools

Research Efforts

Supporting Meghalaya Government and Alappuzha district in tracking and curbing the spread of Covid – 19

CDFI joined the fight against Covid in March/April 2020 by developing and deploying a Covid Tracking System, an integrated multi-dimensional response system. The system involves:

- Mobile app to register returning migrants and record symptoms on home visits
- Daily IVR phone calls to track symptoms
- Coronacare Management System
- Action dashboards & alerts

Presently, over 13,000 citizens are being monitored through Covid Tracking System in Meghalaya. Alappuzha's district administration is also using some components of the system.

Redesigning National Rural Livelihood Mission's (NRLM) data architecture & systems

Under a BMGF funded project, CDFI initiated building core IT systems for NRLM to achieve following objectives:

- Data capture at source in a standard format ensuring data integrity
- A standardised framework to guide any future development of MIS
- Stakeholders to track their program activities & to take decisions based on collected data in near real time

CDFI is working closely with NRLM, various BMGF teams, iSPIRT and partners with technical and domain expertise in redesigning and building transactional data systems. Core system's proposed architecture design has been approved by NRLM and selection process of vendor for platform development is underway. Use cases to test the core system on the field are being identified and designed in discussion with NRLM teams.

Empowering Govt of Meghalaya in implementing Digital Data Governance Framework

CDFI expanded its award-winning work (initiative won Skoch Award for implementing data driven governance to improve social parameters) in South West Garo Hills District to the entire state of Meghalaya. State Government launched a state-wide program named Meghalaya's Outcome Oriented Transformation in Health, Nutrition, Education and Rural Development (MOTHER). CDFI's data driven governance systems are being used to:

- Collect data digitally at source
- Analyse & monitor collected data through action dashboards

Government field functionaries collect on ground data through a simple mobile app. Administration at local level to Chief Minister's Office monitor progress and plan actions using live dashboards.

Health: Various parameters of more than 15,000 pregnant women related to institutional deliveries and health, such as expecting women with high risk, order of pregnancy, ASHA worker associated with the pregnancy etc. are being closely monitored.

Nutrition: Helping administration closely monitor the progress of over 1,800 severely malnourished cases (SMC) in the state.

Education: Over 5,000 public schools are being surveyed to improve learning outcomes and provide required infrastructure.

Rural Development:

- Identifying bottom 20% households in order to provide benefits under social welfare programs. Data of around 4,000 households spread across 59 villages collected
- Assessing SHGs across the state to drive interventions for increasing bank linkages. Data of 800 SHGs and 150 VOs have been collected
- Identifying produce-based clusters to improve infrastructure, production and income of households. Data of more than 91,500 households spread across 1,250 villages collected

Supporting Hailakandi District Administration in tracking activities and monitoring outcomes of projects under NITI Aayog's Aspirational Districts program

District Administration, Hailakandi is using CDFI's data driven governance systems to collect and analyse data, and track activities to drive outcomes related to Health, Education, Rural Development and Livelihood. 50 high risk pregnant women are being monitored in the district. 10,000 students are being assessed on different subjects to improve education standards.

MoWCD's Maternity Benefit Program 'Pradhan Mantri Matru Vandana Yojana' (PMMVY)

CDFI continued to support Ministry of Women and Child Development in implementing PMMVY. Till 31st March, 2020 the platform has processed payments worth ₹5,900 crore in the bank accounts of 1.4 crore pregnant women across all states and UTs. CDFI has been providing advisory support to the Ministry for successful implementation of the scheme.

Mainstreaming Small and Marginal Farmers

CDFI's KANCHI (Kisan Advancement through Cashless Innovation) platform is being used by farmer producer organisations across Tamil Nadu, Bihar, Odisha and UP:

- CDFI and Department for International Development (DFID), UK have initiated KANCHI roll out across 20 FPOs in Bihar under Bihar Agriculture Growth and Reform Initiative (BAGRI). So far, 17 FPOs have been digitized with 30,748 farmers. ₹ 95.3 lakh worth of agriculture inputs sold by these FPOs and transaction digitally captured.
- In Odisha, 16,000 maize farmers are to be collectivized into FPOs, their transactions digitized using KANCHI and produce to be sold directly on NeML platform. Two FPOs, comprising 5,374 farmers, have been formed details of farmers such as livestock, asset, land details, and crop details captured on KANCHI.
- CDFI initiated its collaboration with UPPRO Kisan Producer Company Ltd. to digitise two FPOs in Uttar Pradesh.



Digitising milk collection operations of milk aggregation centres



CDFI has developed a mobile and web-based platform that digitises the operations of a milk collection centre including payments to small & marginal farmers selling milk named Milk Aggregation Portal (MAP). AAVIN in Tamil Nadu is using MAP in 15 of its milk collections centres as a pilot in Tamil Nadu. Till 31st March, 2020, ₹ 6.38 crore have been transferred directly into the bank accounts of 1,988 farmers selling milk at these centres. Regular source of income of these marginal farmers is now getting captured to assess their accurate income generation capability. MAP has also been interfaced with SANKALP (CDFI's analytics platform) to derive meaningful insights from data being captured at these milk collection centres.

Implementing Govt of Kerala's state-wide rehabilitation initiative 'Rebuild Kerala'

CDFI enabled Kerala Government to track progress of rehabilitation work under 'Rebuild Kerala' initiative. CDFI's Sunidhi platform has been customised to enable Kerala Government to implement 'Rebuild Kerala' initiative. Within two months of the floods, Rebuild Kerala platform was developed and launched on 16th October, 2018 by Chief Minister, Shri Pinarayi Vijayan. Over 17,000 rehabilitation projects from all 14 districts of Kerala are being monitored and tracked using Rebuild Kerala platform. Over 9,000 housing projects have been completed till 31st March, 2020.

Imparting financial and business literacy on SMEs for the youth and women across the country

CDFI is supporting SIDBI in rolling out an IVR/mobile app/SMS based financial and business literacy program for youngsters, especially women working in SMEs. Key objectives of the program are to:

- Offer multiple modes of reinforcement communication using SMS, app-based chat, Outbound dialer
- Enable survey to assess effectiveness of the initiative
- Enable creation of MIS and dashboards

Around 60,000 citizens are expected to be covered under the initiative.

Research study on remittance pattern of migrant labour

CDFI completed a 'first of its kind' study to understand migrant remittance behaviour in the country and their usage of digital payment modes to remit money. More than 4,000 migrant workers and their families were surveyed across 11 states. The report throws light on:

- Migration patterns
- Availability and ease of availing financial and payments services at the destination and origination locations
- Financial and mobile inclusion of migrants and their families
- Use of various digital and non-digital payment modes for remittance

The report was unveiled by Secretary, MeitY along with JS, MeitY on 01st August 2019 in Delhi. A roundtable discussion (with stakeholders from the govt, RBI, media, banking and development sector) was also held to disseminate key findings of the study. The study was extensively covered by national papers and electronic media.



About Krea University

Krea University was inaugurated in November 2018, with a mission to help humanity prepare for an unpredictable world. With IFMR's firm backing as a sponsoring body, Krea is set to shape the lives of impactful leaders for the fast-changing world.

Krea University is pioneering Interwoven Learning - a new paradigm that weaves together the arts and sciences, creativity and action, eastern and western perspectives. It draws upon the profound learnings of the past and present, to ready students for the future.

Krea University will thus shape a new generation of adaptable, resilient leaders, giving them critical thinking skills and the ethical grounding needed to forge ahead.

Krea houses two schools:

The School of Interwoven Arts and Sciences (SIAS), currently offers an undergraduate programme in the form of 3-year BA (Honours) & BSc (Honours) degrees, with an option to do an additional year i.e. a fourth year of Advanced Studies

The IFMR Graduate School of Business (IFMR GSB or GSB) offers full-time and part-time MBA programmes, a PhD programme, as well as both open and customised executive education programmes.

In 2019, the team commenced its outreach and admission activities across India, in order to admit a bright and dynamic first cohort of undergraduates. Krea pioneered a unique admission process, the Krea Immersion Case, that included on-ground interaction with faculty to examine social issues and challenges, where students were evaluated on personal context and not academics alone.

In August 2019, Krea welcomed its first cohort of 113 undergraduate students to its School of Interwoven Arts and Sciences (SIAS). With inclusivity and diversity at its core, Krea offered financial assistance to 49% of the class. Almost 55% of the class cohort comprises young women.

The IFMR Graduate School of Business saw a class cohort of 175 students admitted in the first year MBA class of 2019-2021. The batch of 187 students who passed out in March 2020 were placed in leading organisations such as CRISIL, JP Morgan, Deloitte to name a few.

There were 15 scholars pursuing PhD in 2019-2020 at Krea.

Research Efforts

Krea's research vision seeks to drive innovation in areas vital to solving challenges of the 21st century.

Research aims to develop a view of the future that feeds the design of Interwoven Learning. It is also focused on nurturing curiosity and the spirit of enquiry in students as well as to foster professional excellence in faculty.

The Research Vision at Krea is structured around 4 inter-disciplinary hubs:

- The hub of intelligence, which will examine topics like human-centered artificial intelligence and quantum systems
- The hub of environment and society, which will examine topics like water, land use and climate change
- The hub of sapiens and society, which will examine topics like gender, migration and inequality
- The hub of markets and capital, which will examine topics like complexity in economics and finance, technology and markets.

Insights generated by these research hubs will inform faculty's view of the future, and continually feed input to the iterative design of Interwoven Learning.

The Centres at IFMR collaborate with Krea, its faculty and students, in developing bespoke research models and exchanging best practices with an objective of establishing strong linkages between industry and academia.

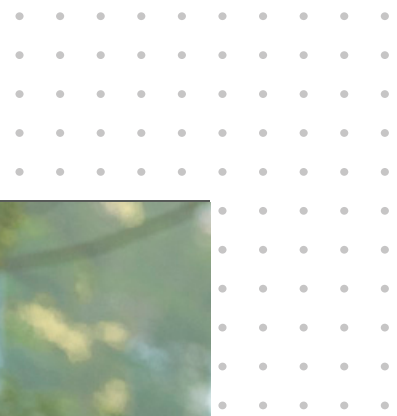
Inclusive Finance Course - LEAD collaborated with GSB in designing and executing a course on Inclusive Finance for Krea's PhD students. The faculty coordinators from LEAD and GSB are Dr Fabrizio Valenti and Dr Ashay Kadam respectively.

LEAD participated in the Krea Community immersion program where fourteen SIAS students came on board to work on multiple community-based projects in financial inclusion,

entrepreneurship, gender and governance. LEAD also housed two interns from GSB who were involved in projects with the MSME team at LEAD.

Dr Bishnu Mohapatra, the Dean of SIAS and Dr Swarnamalya Ganesh, Professor of Practice, Literature and Arts, provide advisory and work closely with the LEAD research team on the Gender Based Violence initiative funded by the Ford Foundation. A webinar series was organised under this initiative and was hosted by Dr Swarnamalya Ganesh, which garnered enthusiastic participation from the students.

Krea faculty provide advisory to key LEAD projects in the areas of climate change, gender, entrepreneurship, governance and so on and are part of technical advisory committees for key projects.



MISSION

Krea University's mission is to help humanity prepare for an unpredictable world.

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President, IFMR

CONTACT US



No: 196, T.T.K. Road,
Alwarpet, Chennai - 600018 India



044 24998199



sundara.rajana@krea.edu.in

www.ifmrlead.org



**INSTITUTE FOR FINANCIAL
MANAGEMENT AND RESEARCH**